

## IN THE CLAIMS

Please amend claims 1, 3-5, 9-36, 38-50, as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

1. (Currently Amended)      A system for administering incentive offers,  
comprising:
  - a centralized repository configured to store a plurality of incentive offers;
  - a retrieval engine ~~in communication with~~ communicatively coupled to the centralized repository for retrieving one or more incentive offers from the plurality of incentive offers; and
  - a presentation engine ~~in communication with~~ communicatively coupled to the retrieval engine for presenting the one or more incentive offers to an offeree,wherein the retrieval engine is ~~further~~ configured to retrieve the one or more incentive offers based at least in part on a set of rules defining particular contexts required to present the plurality of incentive offers in the central repository to specific offerees, and
- wherein the presentation engine is configured to receive the one or more retrieved offers from the retrieval engine and then modify at least one element of at least one retrieved offer based on ~~at least one of an offeree's trait and a contextual environment of the offer,~~ context in which the one or more retrieved offers are to be presented.

2. (Previously Presented) A system as in Claim 1, further comprising a maintenance engine being adapted to cooperate with an administrator to create, modify, or delete an offer stored within the centralized repository.

3. (Currently Amended) A system as in Claim 2, wherein said maintenance engine ~~being~~ is further adapted to provide a security mechanism to authenticate a merchant before granting access to the merchant.

4. (Currently Amended) A system as in Claim 3, wherein said security mechanism ~~being~~ is configured to limit access to a specific merchant or group of merchants whereby the security mechanism enables the maintenance engine to safeguard the confidentiality of data within the repository, preventing data from being disclosed in an unauthorized or undesirable manner.

5. (Currently Amended) A system as in Claim 2, wherein said system further ~~comprising~~ comprises one or more reviewing interfaces configured to allow one or more reviewers to review and approve.

6-8. (Canceled)

9. (Currently Amended) A system as in Claim 2, wherein said maintenance engine ~~being~~ is configured to facilitate tracking of times a particular offer has been sought or retrieved.

10. (Currently Amended) A system as in Claim 2, wherein said maintenance engine ~~being~~ is configured to facilitate tracking of times a particular class of offers has been sought or retrieved.

11. (Currently Amended) A system as in Claim 2, wherein said maintenance engine ~~being~~ is configured to facilitate export of a report in accordance with a predetermined set of criteria.

12. (Currently Amended) A system as in Claim 1, wherein said retrieval engine ~~being~~ is configured to facilitate presenting of offers via a webpage.

13. (Currently Amended) A system as in Claim 1, wherein said retrieval engine ~~including~~ includes a search tool.

14. (Currently Amended) A system as in Claim 13, wherein said search tool ~~being~~ is configured to facilitate identification of an offer or set of offers in accordance with specified search criteria.

15. (Currently Amended) A system as in Claim 13, wherein said search tool is configured to facilitate identification of an offer or set of offers in accordance with multiple search criteria.

16. (Currently Amended) A system as in Claim 1, wherein said retrieval engine ~~including~~ includes a retrieval tool.

17. (Currently Amended) A system as in Claim 16, wherein said retrieval tool ~~being~~ is configured to facilitate retrieval of an offer.

18. (Currently Amended) A system as in Claim 17, wherein said retrieval tool ~~being~~ is configured to facilitate retrieval of an offer in accordance with a search request configured by a user.

19. (Currently Amended) A system as in Claim 17, wherein said retrieval tool ~~being~~ is configured to facilitate retrieval of an offer, said offer including parameters defined by a user.

20. (Currently Amended) A system as in Claim 17, wherein said retrieval tool ~~being~~ is configured to facilitate retrieval of an offer, said offer including only parameters defined by a user.

21. (Currently Amended) A system as in Claim 1, wherein said retrieval engine ~~being~~ is configured to facilitate generation of a report describing offers contained within the repository.

22. (Currently Amended) A system as in Claim 1, said retrieval engine ~~being~~  
is configured to facilitate generation of a report describing times an offer has been retrieved.

23. (Currently Amended) A system as in Claim 1, said retrieval engine ~~being~~  
is configured to facilitate modification of an offer in accordance with a predetermined set of rules.

24. (Currently Amended) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least an offer identifier, an offer promotion identifier, an offer type, a description of qualifying offerees, and a definition of offer terms.

25. (Currently Amended) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least a merchant name.

26. (Currently Amended) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least a trademark identifying the target merchant or the target goods.

27. (Currently Amended) The system of Claim 1, wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least merchant demographics.

28. (Currently Amended) The system of Claim 1<sub>a</sub> wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least an offer category identifier.

29. (Currently Amended) The system of Claim 1<sub>a</sub> wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least a merchant type identifier.

30. (Currently Amended) The system of Claim 1<sub>a</sub> wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least a geographic location identifier.

31. (Currently Amended) The system of Claim 1<sub>a</sub> wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least a target product or service identifier.

32. (Currently Amended) The system of Claim 1<sub>a</sub> wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least a description of a term of the offer.

33. (Currently Amended) The system of Claim 1<sub>a</sub> wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least a definition of the term length for displaying the offer.

34. (Currently Amended) The system of Claim 1<sub>a</sub> wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least key word(s).

35. (Currently Amended) The system of Claim 1<sub>a</sub> wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least SKU/UPC information.

36. (Currently Amended) The system of Claim 1<sub>a</sub> wherein the centralized repository is further configured to store a set of offer details and the set of offer details includes at least customer service telephone number.

37. (Canceled)

38. (Currently Amended) A method of administering incentive offers,  
comprising:

receiving a request for one or more incentive offers at a retrieval engine;  
retrieving the one or more incentive offers at the retrieval engine from a  
central repository of incentive offers, wherein the retrieving is based at least in part on a set of

rules defining particular contexts required to present the plurality of incentive offers in the central repository to specific offerees;

sending the one or more incentive offers from the retrieval engine to a presentation engine;

modifying, at the presentation engine, at least one element of the one or more incentive offers to present to an offeree, based on a modification criteria ~~comprising at least one of~~ including a trait of the offeree and a ~~contextual environment of the offer~~ context in which the one or more incentive offers are to be presented; and

presenting the one or more incentive offers to the offeree.

39. (Currently Amended) The method of claim 38<sub>1</sub> wherein the at least one offer element modified includes an interest rate.

40. (Currently Amended) The method of claim 39<sub>1</sub> wherein the interest rate is adjusted based on at least the offeree's creditworthiness level.

41. (Currently Amended) The method of claim 40<sub>1</sub> wherein the modified offer is a credit card offer.

42. (Currently Amended) The method of claim 38<sub>1</sub> wherein the contextual environment criteria includes the availability of a product.



43. (Currently Amended)      The method of claim 38<sub>1</sub> wherein the offer element modified is the price of a product.

44. (Currently Amended)      The method of claim 43<sub>1</sub> wherein the price is modified based on the contextual environment criteria and wherein the contextual environment criteria includes the availability of the product.

45. (Currently Amended)      The system of claim 1<sub>1</sub> wherein the at least one offer element modified includes an interest rate.

46. (Currently Amended)      The system of claim 45<sub>1</sub> wherein the interest rate is adjusted based on at least the offeree's creditworthiness level.

47. (Currently Amended)      The system of claim 46<sub>1</sub> wherein the modified offer is a credit card offer.

48. (Currently Amended)      The system of claim 1<sub>1</sub> wherein the contextual environment criteria includes the availability of a product.

49. (Currently Amended)      The method of claim 1<sub>1</sub> wherein the offer element modified is the price of a product.

50. (Currently Amended) The method of claim 49<sub>1</sub> wherein the price is modified based on the contextual environment criteria and wherein the contextual environment criteria includes the availability of the product.